



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/098,634 Confirmation No.: 3718
Applicant(s): Chalmers et al.
Filed: March 13, 2002
Art Unit: 3625
Examiner: James H. Zurita
Title: SYSTEMS AND METHODS FOR INITIATING RETURNS OVER A
NETWORK

Docket No.: 18360/236825
Customer No.: 00826

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION
37 CFR § 1.121**

Sir:

In response to the non-final Office Action dated October 10, 2006, please amend the above-identified application as follows:

Amendments to the specification as filed begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims beginning on page 4 of this paper.

Remarks/Arguments begin on page 14 of this paper.